REGENAN AND HOTCHKISS TALK OF THE PUTURE.

Look Out for More Reformers, Says Rates tails Distrust Unwarranted.

tribunal at Washington may also change, and national regulation that boen for which so many of you now pray become a fact. But whatever the system of the finannial convention of the Association. Life Insurance Fresidents. John K. egerman, president of the Metropolitan for Insurance company, presided. As the translates of the life insurance company and government should be that of coordinates. The era of supervision, critical and commanding, will end when criticism and command no longer express popular optinion. ildes of the life insurance com- opinion

Information to the life insurance companies. It is still in evidence in attacks upon the business the man who knows to difference between a net valuation and a prossider opinion. Others speakers were F. W. Potter, president of the national convention of the still in evidence in attacks upon the business the man who knows to difference between a net valuation and a prossider of the Canadian Life Insurance Officers Association; Charles Jerome Edwards and P. D. Gold, Jr.

Dr. Alexander C. Humphreys, president of the Stevens Institute of Technology, delivered a memorial address on Paul Morton, who was president of the Equipality and enset a better one?

Then there is the malicious member, the striker, the grafter, the man who beats his breast as with declamatory din he in vokes men and angels to witness the purity and sincertity of his motives the man generally found to be inspired by seven cardinal principles, five loaves and two tights.

This is the day of economic and socioquestions. Mr. Hegeman said, the preventive measures for all the ills of the individual and the body politic. Taking ip insurance by the State he said:

of paternalism that would seek to abt from well won, because well de-

a retuge to the failures in other Had be spoken on the future of e three years ago his view might en voiced in the exhortation;

manorayllable rates is much the most important word in contemporary economic discussion. The fixing of industrial prices in restraint of trade and the lovering of railroad rates through rebates to favored shippers are thought the twin evils of our recent history, and the ultimate remedy seems to be a partial price or rate fixing through the licensing and supervising functions of government. But with what turmoid and loss are these industrial questions, the moving papers stated that he allegations concerning fossem 8 Losser, the moving papers stated that he

he conviction that prices rates are onger regulated by competition, he is not be government for information protection. Small to be Before Fort iver is becoming critical. Firm a's profit and the overhead ex

of these remedies the future of insurance by private corporation seems somewhat place.

dark." Alluding to State insurance he asked: "Are we Americans ready—will we ever be ready—for it?" He answered:

All heavy pictures, me be removed from walls.

All articles of porcelain.

Emphatically, no. The justice of the deindustry that is, the ultimate consume shall pay for the wear and tear on its workers will nowhere be denied. The waste In this field, through uncertainty as to the liability of the employer, the often helpless | Every mile of territory within range of condition of the employer, the often helpless condition of the employer, the litigation that results, and the kaleidoscopic condition of present laws make a readjustment essential. Hence, compensation laws have come to stay. But whither may such laws not lead us? That of the State of Washington is compulsory—all employers must contribute to the fund, but it does not yet involve the credit of the State. That of the State. That of the State. That of the state. That of the state of Washington is compulsory by indirection and like that of Washington is Stite insurance only links have come to stay. But whither may such lights, night or day, they could drop bombishells weighing several hundred pounds in any designated square. Blank hombs will be used in to-morrow's practice and probably stationary targets will be planted out in the Sound with the company was not in the formation of the company was not find the formation of the anti-trust act, and I am still of that pointon. My opinion was not based upon the supposed authority of the Knight case, and is not shaken by subsequent decisions of the Supreme Court. My opinion was based upon the ground that the formation of the anti-trust act, and I am still of that pointon. My opinion was not he supposed authority of the supposed auth in so far as it strangely provides that certain highly technical insurance functions are to be performed at general expense, but it, too, does not yet involve the credit of the State. Nor yet did New York's unconstituonal compensation law, nor does New ersey's probably constitutional statute,

James A. Kirk's Widow Not to Marry, personal compensation haw, nor does New Jersey's probably constitutional statute, nor will Massachusetts's State mutual employers' association scheme.

Utica, Dec. 13.—The report that reached this city recently from Fargo, N. D. that Mis city recently from Fargo, N. D. that Mis city recently from Fargo, N. D. that the widow of James A. Kirk's Widow Not to Marry, and the widow of James A. Kirk's Widow Not to Marry, and the widow of James A. Kirk's Widow Not to Marry, and the widow of James A. Kirk's Widow Not to Marry, and the widow of James A. Kirk's Widow Not to Marry, and the widow of James A. Kirk's Widow Not to Marry, and the widow of James A. Kirk's Widow Not to Marry, and the widow of James A. Kirk's Widow Not to Marry, and the widow of James A. Kirk's Widow Not to Marry, and the widow of James A. Kirk's Widow Not to Marry, and the widow of James A. Kirk's Widow Not to Marry, although at first competition was dimited the widow of James A. Kirk's Widow Not to Marry, although at first competition was dimited to some extent yet at all times reason, the iron and the widow of James A. Kirk's Widow Not to Marry, although at first competition was dimited yes, and that while State the widow of James A. Kirk's Widow Not to Marry, although at first competition was dimited by salid the widow of James A. Kirk's Widow Not to Marry, although at first competition was dimited by salid the widow of James A. Kirk's Widow Not to Marry, although at first competition was dimited by salid the widow of James A. Kirk's Widow Not to Marry, although at first competition was dimined the iron and the widow of James A. Kirk's Widow Not to Marry, although at first and the widow of James A. Kirk's Widow Not to Marry, although the iron and the widow of James A. Kirk's Widow Not to Marry, and the incompliance of the company

THOUGHTS FOR INSURANCE MEN panies to begin a campaign of education.
Mr. Hotehkiss said.
Concluding Supt. Hotehkiss said.

The future of insurance? We live in changs an advantage. But in the coming fears Metropolitan Life Head Superin-tendent Thinks Government May Fix is toward more regulation, not less. It may Officers of insurance companies in this changes, the judgments of our sup-

of the application of curative and | Allegations in Bankruptcy Petition of a

Judge Hand in the United States Disp insurance by the State he said:

Theorists may be expected to invade gain the domain of life insurance. Ill onsidered protects will be hatched, wild strike out of a petition in bankruptcy strike out of a petition in bankruptcy. exploited, all the blunders of filed against the firm by the International ompanies therefore to be prepared a conspiracy on the ground that the

The petition charged that in April of adernalism that would seek to allow the of corporate enterprise, insur-tional of corporate enterprise, insur-cluded, and to meet these attacks of the company, entered into a conspir ach wise economy of operation by faultless administration, by such adaptability to every need of the ess as will defy all attempts to dissolve the standard of the ess as will defy all attempts to dissolve the such as the s of New York to purchase laces and em broideries in Europe to the extent of of Insurance, who spoke on the "Future of Manufacturing Company, lace dealers Insurance," started out by telling the things, one being the popular It was alleged that Samuels advanced rejudice against insurance companies.
To the average man the word corporation is bad enough. Mr. Hotchkiss said, the inthe money to carry out the a factor's which Samuels was to take a factor's lieu on the merchandise, then have a fraudulent bankruptcy proceeding a fraudulent bankruptcy proceeding. he sometimes thinks that the in-brought against the St. Gallen Company sin," Supt. Hotelsiss said that and to have the creditors of the latter. Supt. Hotchkiss said that took office he was somewhat that the goods belonged to Samuels. d with this prejudice. He had little goods become S. Lesser little good of insurance; the had purchased \$100,000 worth of goods had purchased \$100,000 worth of goods in Europe and was then in hiding at St. ge office, salaries and syndicates: Gall, and that after the St. Gallen Company and Lesser had got Samuels's money they deceived him as well as the creditors Malcolm H. Sundheimer, counsel for M. G. Samuels & Co., moved to strike out these allegations. His moving papers stated that the St. Gallen Manufacturing And smooth his path from earth to heaven.

The popular view might not have channed, Supt. Hotchkiss said, but because of his close touch with the insurancebusiness his views had changed. He was able to hear testimony, he said, that the popular distrust of insurance men and companies was fundamentally unjust and that insurance as now managed "has a future, not merely a fate." Mr. Hotchkiss said that insurance companies were becoming more and more adjuncts of the It was also indented to M. G. Samuels, who had been financing the business since a processing more and more adjuncts of the 3-overment, and added:

Their such, insurance companies, insurance men, ves, even insurance superingents, will unless all signs fail soon be confunct together in aid of government a another field of conservation. The little

the allegations concerning Joseph S Lysser, the moving papers stated that he has have being hammered out! Meanwhile insurance men sit quiet and coddle themselves with the reflection that they are not as other men are. But not so last. That monosyllable trates begins again to appear, a little cloud like a man's hand above the horizon. Fig insurance men do not yet see it, for were not the expenses and commissions in this fleid inmited by law six years ago? But the cloud already is large to men in other fields.

Residents Told What to Do Before Fort

ost, but between companies the Coast Artillery at that fort, has sent

All heavy pictures, mirrors, &c., should purpose. All articles of porcelain liable to be over-that the decision in the suit brought by turned by the possible quaking of a build-the Government against the United States ing showld be securely bedded on the floors.
In buildings not provided with metal ceilings care should be taken to avoid damage to persons or property from failing

Blank bombs will be used in to-morrow's practice and probably stationary targets will be planted out in the Sound, although it is said that in actual warfare mortar bombs could be landed with accuracy in the country, but neither the effect nor the

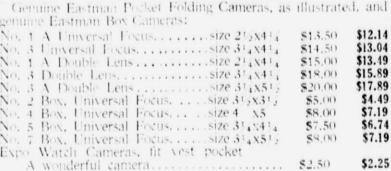
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CAMERAS for the Explorer, CAMERAS for the School Child, CAMERAS for the mother who wishes a permanent record of the baby's progress.

AMERAS for the children to snap pictures of the home and their surroundings, a splendid record for them in after years.



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PRINTING MASKS (Macy), 12 in set. PRINTING FRAMES, with glass: Size 5x7, elsewhere 30c, special Size 4x5, elsewhere 25c, special Postal size; elsewhere 25c, special Size 3 (x1) : elsewhere 25c, special REVILLI PROTO TINIS, 10 colors. 15c BLOTTING BOOKS, for drying pr BLOTTING BOOKS, for drying prints flat elsewhere 25c; special PRINT ROLLERS, 3½ inch. for mount elsewhere 20c; special DRYING RACKS, holding 24 negati G LANS AND RUBBEROID NON-SPLASH TRANS, size axs, clsewhere the GLASS AND RUBBEROID NON-SPLASH TRAYS, size 4x5, cisewhere 15c; special RUBBEROID COMPOSITION TRAYS. GLASS GRADUATES, & oance, clsewho BURKE & JAMES METOL HYDO, HYDROQUINONE AND PYRO EASTMAN M. Q. TUBES; elsewhere EASTMAN ACID FIXER, 12-1b, making JOHNSON'S ACID FINER, tablet f M. O. TUBES (Macy), making 6 oz., e where 10c, special

24c

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CALENDARS FOR SNAPSHOTS. All sizes, 5c. A saving of 50%

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ALBUMS, for kodak pictures, 21c to \$4.89. Largest assortment to be found in the City. Special reference is made to our Walrus Album, genuine leather, at \$1.29. The kind that is advertised elsewhere as special \$1.50. The Regular Macy Saving on every price.

ing. Col. Adelbert Cronkhite, commanding ring to the United States Supreme Court

has been put into effect in the life insurance field in this State.

To prevent damage to personal or public pressed in the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the court expression of the Freight Association case and from the deta of the Freight Association case and from the deta of the Freight Association case and from th

Mr. Morawetz expressed the belief that the decision in the suit brought by the existing laws, if properly enforced the Governmentagainst the United States are adequate. Most of the evils of the Governmentagainst the United States are adequate. Steel Corporation is likely to clarify the Steel Corporation is likely to clarify the meaning of the word "monopolize" in the anti-trust act. He was one of the counsel who organized the Steel Corporation, and of this organization he said:

I was then of the opinion that the formation of the company was not in violation to the company was not in violation of the company was not in violation that the formation of the company was not in violation that the formation of the company was not in violation that the formation of the company was not in violation that the formation of the company was not in violation that the formation of the company was not in violation that the formation of the company was not in violation that the formation of the company was not in violation.

purpose of the combination was to create James A. Kirk's Widow Not to Marry,
UTICA, Dec. 13.—The report that reached ished to some extent yet at all times reason-

WOULDN'T TRIM SHERMAN LAW purport to prohibit contracts or combinations that restrain or diminish competition. Mr. Morawetz said. The word MR. MORAWETZ FOR ADDITIONAL REGILATION OF TRUSTS.

But First It Should Be Determined What is the Real Evil—He Helped OrganIs the Real Evil—He Helped OrganIs the Real Evil—No. Not Helped It with the Normal State of the Superseded by the Views expressed by the Superseded by the tze U.S. Steel and Does Not Believe It.
Was Organized in Violation of Law.

by the views expressed by the Supreme Court in the Standard Oil and Tobacco cases. Mr. Morawetz added: Victor Morawetz, who was chairman In the discussion of the anti-trust act

WARNING OF MORTAR PRACTICE

Residents Told What to Do Before Fort
Totten's Big Guns Are Fired.

For the first time in several years a battery of big mortars in the depths of the Association last evening on the first time in several years a battery of big mortars in the depths of the Association last evening on the first time in several years a battery of big mortars in the depths of the Association was chairman of the Astolia to the Asto is as great as it now is, say in the battery of big mortars in the depths of said he did not agree with certain emiwhen in Insurance the competition is stated in the constitute and provided in the constitution and provided ing. Col. Adelbert Cronkhite, commanding the eduction of cost, but between companies for the eduction of cost, but between companies or the eduction of agents and brokers.

The remedy, Supt. Hotchkiss said, was contained in one or two things—either and notice to the residents of the North of the Government or on arbitrary limitation of expenses and commissions such as the been put into effect in the life insurince field in this State.

To prevent damage to personal or public property the following will be observed:

To prevent damage to personal or public property the following will be observed:

To prevent damage to personal or public property the following will be observed:

To prevent damage to personal or public property the following will be observed:

The United States Supreme Court decisions in the Standard Oil and Tobacco out a notice to the reasonable attempt to decisions in the Standard Oil and Tobacco decisions in the Standard Oil and Tobacco out a notice to the reasonable attempt to decisions in the Standard Oil and Tobacco out a notice to the reasonable for oils and increasing the United States Supreme Court decisions in the Standard Oil and Tobacco out a notice to the reasonable responsible to the United States Supreme Court decisions in the Standard Oil and Tobacco out a notice to the reasonable reasonable for oils and increasing the United States Supreme Court decisions in the Standard Oil and Tobacco out a notice to the reasonable reasonable to the United States Supreme Court decisions in the Standard Oil and Tobacco out a notice to the Coast Artillery at that fort, has sent decisions in the Standard Oil and Tobacco out a notice to the Coas or trade.

Mr. Morawetz said he believed that tion of the act and for its enforcement in future according to its true intent and purpose.

Mr. Morawetz expressed the belief it should be determined what is the real wil that should be stopped and whether

> should be made to amend it. A wise and practicable national incor-poration act would undoubtedly be de-irable, he said but he could not see how it would aid in solving the trust problem. The same thing applied to the proposal to license corporations engaged in interstate trade and commerce.

KEATING IS INDICTED. Chauffeur Arrested for Complicity in Stern Murder Held for Burglary.

James J. Keating, who was arrested James J. Keating, who was arrested on Tuesday as the chauffeur who drove the taxicab in which the murderers of "She died in the fire."



coats.

One of these fuzzy-wuzzy coats, for instance, they're so soft and light and warm, so smart and uptodate - specially those with belted backs. Yet not extravagant. If his purse is still more

All sorts of good winter overcoats.

To make our Christmas furs still more attractive.

We've just clipped prices

Fur outside coats too-of them fourteen that were \$135 and \$155 are now \$100.

For men, women and chil-

Our novelties in glass, metal and leather for Xmas presents. Useful and inexpensive.

Warren St. 13th St.



Notch COLLAR Easy to put on, easy to take

off, easy to tie the tie in. Cluett, Peabody & Company, Makers, Troy, N. T

Kennedy Always busy here -Fresh, new, desirable goods does it. Styles worth "coming miles to see"

Russet Shoes \$3.98 Wonderful Value Worth \$6.00 Lace and button. Low heel, flat toe wide shank. 1,000 pairs of Samples at \$2.60 All are high shoes

of \$4.00 Grades. Nearly all sizes. Russet, Black Calf and Patent Leather More Are Wearing

Red-Man

EARL & WILSON.

ALL SAY THIS DOOR WAS LOCKED Watchman at the Open Door Examined Outgoing Handbags.

A dozen more girls who worked for the Triangle Waist Company, on the ninth floor of the Asch Building, testified in Judge Crain's part of General Sessions yesterday that the door on the Washington place side of the factory was kept locked. Max Blanck and Isaac Harris, owners of the factory, are on trial for manslaughter because of the fire.

manslaighter because of the fire.

Fannie Salmonowitz said that, like the other girls, she always used the Greene street exit and generally walked down. One night, she said, she wanted to try the other side of the building to avoid the crowd, but one of the girls told her that the door was locked.

"Where is that girl" asked May D.



And what will the robin do then, poor thing?

He might tuck his head under our warm winter over-

modest, one of our smooth surfaced coats-say a long wearing frieze at \$18, \$20 or

on a number of fur overcoats. Among them eight fur lined coats that only yesterday we truly said were excellent value at \$500; yet now mark \$350.

And so on.

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New York Symphoty Orchestra. MUSICAL ART SOCIETY! First Concert Tues. Eve., Dec. 19 The 8th Wonder of the World.

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RAYMOND HITCHCOCK

GEO. COHAN Theatre. B'way & 43 St. M. AMERICA'S FAD IS THIS SANKEE LAD. COHAN and his own Company of the LITTLE MILLERY HER DOWN TO DATE. RAND Opera H. 23 St. 8 Av. Mat. Sat.

Margaret ANGLIN, "Green Stockings."

Next Mon. ELSIE JANIS, "The Silm Princess."

CARNEGIE HALL. This (Thurs.) Aft. at 3.

ZIMBALIS T RUSSIAN SYMPHONY ORCHESTRA
MODEST ALTSCHULEB CONGRESTRA MODEST ALTSCHULER, Conductor.
Christmas Concert of the Diocesan Auxiliary to the
Cathedral of St. John the Divine.
Tickets 50c. to \$2. Boxes 520 to \$25, at Box Office.

VERDI'S COLUMBIA UNIVERSITY FESTIVAL CHORUS Walter Henry Hall, Conductor. Alma Gluck, Mildred Potter, Chas. Hackett. H. Witherspoon. Orchestra of 60. Tickets 50c. to \$2.00, at Hall.

NATIONAL NOW OPEN. ADM. 50c. Pine Arts Galleries. 215-217 West 57th St. 10 A. M. to 6 P. M. and 8 to 10 P. M. ANE'S MANHATTAN THEATRE, ANE'S MANHATTAN B'way & 31st St he Masterplece DANTE'S 'INFERNO'' (Moving Pictures, DANTE'S 'INFERNO'' (Continuous from 11 A. M. to Midnight. ADMISSION 18c. and 23c.

BELASCO 44th St. nr. B'way. Eves. at 8:12.

DAVID BELASCO presents DAVID

WARFIELD in The Return of
PETER GRIMM. REPUBLIC West 42d St. Eve. at 8:2).

BELASCOTHE WOMAN AMMERSTEIN'S Lillian Shaw, Rube Mar-42 St. Evs. 25c. \$1. quard, Laddle Cliff, A Night Daily Mat. 25-50 75 in a Turkish Bath, 12 oths.

IRVING Pl. Theatre. To night & rest of drama of Japanese life. 5TH AVE. 28th St. RICE & COHEN, "THE Daily Mat. 25-50c. LEADING LADY," oths. GOLONIAL Homer Lind & Co., Kate Ellnore, and others. ALHAMBRA Stone & Kallsz. Walter Daily Mat. 25c C. Kelly, and others. BROXX 3d Ave.. PAULINE. Bert Lealie Blanche. Bally Mat. 25c Bathing Girls, others.

HURTIG & SEAMON'S, West 125th Mat. Daily. VANITY FAIR with Bowman Brothers. Next Week - Morton & Moore in The Merry Whiri.

COLUMBIA Burlesque. Mat. To-day 15c, 25c, 50c. B'way & 17th Evgs. & Sat. Mat. 25c, to \$1. Smoking.

WINTER GARDEN "VERA VIOLETTA With Gaby Deslys, Anner and Wonderful Sta St NDAY NILDER BY SOUVENIRS GRACE LARUE BETSY

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BROADWAY Then Hat St. & By. Eves. 8:15.

ew Fields presents The Never Homes With Geo.

THE JOYOUS OPERLITA.

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Ethel Barrymore For THE

GARRICK 35th St., near 5th Av., Eve. 8:15.

WM. H. CRANE THE SENATOR BY MARTIN MOTION

HUDSON 41th St., near B'way, Eve. 8:25.

HELEN WARE THE PRICE.

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ROSE STAHL In Maggie Pepper.
by Charles Kieln.

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METROPOLITAN GOESE

Mmes, Gadski, Matzenauer, Fornia, MM, Burrian, Jriswold, Well, Goritz, Cond. Hertz, Sat. Mat. at 2 Armide, Mmes, Fremstad, Matzenauer, Rappold, Gluck, MM, Caruso, Amato, Jilly, Reiss, Bada, de Segurola, Cond. Toscanini, Sun, Erg., 830, Richard Wagner, Concept-dinc, Gadski, MM, Burrian, Well, Metrop. Or-

frae, Gadski, MM, Burrian, Well, Metrop, Or-hestra augmented to 100, Cond., Hertz, Next Week: Mon. Fyg. at 8 La Gloconda, Irres, Destina, Orridge, Wickham MM, Caruso, mato, Segurola, Cond., Toscanial, 4

HARDMAN PIANO USED.

7:30 Goetterdaemmerung.

BOY BLUE

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MANHATTAN WEST END, 125th, W. of 8th Av. 122 & CTRIL Next Matinee A GENTLI WASCOTT, Saturday 215 OF LUSTRI.

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NEW YORK'S LEADING TREATRES AND SUCCESSES.

ELSIE FERGUSON THE THE TANDET FULTON 15th St., dust West of B William Collier TAKE MY KNICKERBOCKER Watther Sal 218

DONALD BRIAN in the must THE SIREN CRITERION B'way 44th St. Eve 8:15. WEEKS PASSERS-BY

Charles Dil- GLOBE B's. 46th THE THREE ROMEOS

PHILHARMONIC JOSEF STRANSKY, Conductor NORDICA

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Seats 50c. to \$2. M. H. Hanson, 137 5th A

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The fail and winter patronage of this house is
ever increasing on account of its location, directly
on the ocean front, facing south, its superior appointments and careful service.

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WALTER J. BEZSY THE ST. CHARLES

Most select location on the ocean front. Sea water in all baths; orchestra of soloists; illustrated book-let. Open all year. NEWLIN HAINES. Marlborough - Blenbeim

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NEW JERSEY CENTRAL R. R. A family hotel notable for a quiet air of domesticity and a homelike atmosphere.

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OLD POINT COMFORT. VA.
(Fortress Monroe.)
The most charming, restful, healthful spet
America Hotel beautifully located. Refund attractive New and entirely modern. Tervery moderate. Special weekly. Open all ye
Booklet. We have no snow here.
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WASHINGTON, D. C.

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THE HAMILTON 14th and K Sts. N. W., Washington, A select family and transient hotel, tently located; thoroughly comfortable homelike, Good table, American plan. \$2.50 up per day. Send for booklet.

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